

Credit Union Marketing Planning Checklist

OBJECTIVE

Use this checklist to audit your current credit union marketing efforts against the consumer decision journey framework. For each stage, rate your current performance (1=weak, 5=strong) and identify your biggest gaps. Then prioritize your next 90 days based on what will have the most impact on member growth.

How to Use This Checklist

- **Step 1:** Go through each stage and honestly assess where you stand today.
- **Step 2:** Rate each area on a scale of 1-5 (1 = major weakness, 5 = major strength).
- **Step 3:** Identify your top 3-5 gaps that are limiting member growth.
- **Step 4:** Choose 2-3 priorities for the next 90 days based on impact and feasibility.

Stage: 1. Trigger

The journey begins when something changes in a person's life or relationship with their current financial institution.

Audit Questions	Rating (1-5)	Notes / Next Steps
Do we have educational content that answers questions people ask when a financial need first emerges?		
Are our product pages optimized for the search terms people use at the start of their journey?		
Do we have a local awareness strategy (community partnership, events, sponsorships)?		
Can people easily find us when searching for financial solutions in our market?		
Do we create content around common financial triggers (buying a home, having a baby, job changes)?		

Stage: 2 Consideration

Prospective members form an initial list of institutions they might consider.

Audit Questions	Rating (1-5)	Notes / Next Steps
Do we have strong brand awareness in our target market?		
When people think of specific products (auto loans, mortgages), do they think of us?		
Do we have high-level brand campaigns that build familiarity and trust?		
Are we visible in the community through sponsorships, events, and partnerships?		
Do we have thought leadership content that positions us as experts?		
Would prospects recognize our brand voice and visuals as distinct from competitors/		

Stage: 3 Active Evaluation

People compare options by searching rates, reading reviews, and exploring your digital experience.

Audit Questions	Rating (1-5)	Notes / Next Steps
Are our product pages detailed, clear, and easy to compare?		
Do we display rates transparently and keep them current?		
Do we have calculators and tools that help members understand total cost?		
Do we have testimonials, reviews, and social proof on key pages?		
Is our SEO strong for product-specific searches?		
Do we have comparison guides that help members make informed decisions?		
Is our paid search capturing high-intent queries when people are actively shopping?		
Can mobile users easily research and compare our products?		

Stage: 4 Moment of Decision

A prospect is ready to act. Small frictions can cost you the relationship.

Audit Questions	Rating (1-5)	Notes / Next Steps
Are our calls to action clear and visible on every key page?		
Are our applications short, mobile-friendly, and easy to complete?		
Do we clearly communicate next steps after someone starts an application?		
Do we offer live support options (chat, callback) during the application process?		
Have we minimized friction and eliminated unnecessary steps?		
Do our campaigns align with our operational capacity to deliver smooth experiences?		
Can someone apply without calling a branch for basic information?		

Stage: 5 Post-Decision & Loyalty Loop

The journey becomes a loop that either deepens the relationship or leads to attrition.

Audit Questions	Rating (1-5)	Notes / Next Steps
Do we have a structured onboarding journey for new members?		
Do we provide financial education that helps members succeed?		
Are our cross-sell offers timely and based on actual member needs?		
Do we make it easy for satisfied members to refer friends and family?		
Do we have a formal referral program?		
Do we actively request and respond to online reviews?		
Do we measure and track retention rates in the first year?		
Do members return to us for their next financial need?		

Digital Foundation Assessment

Rate your foundational digital capabilities that support the entire journey.

Digital Capability	Rating (1-5)	Priority Action
Is our website mobile-optimized and fast?		
Do we have proper schema markup for financial products?		
Are our Google Business Profiles complete and accurate?		
Do we follow WCAG accessibility guidelines?		
Do we have marketing automation capabilities?		
Can we segment and personalize email campaigns?		
Do we have robust analytics and tracking in place?		
Can we attribute new members to marketing channels?		

Brand & Messaging Assessment

Evaluate how well your brand differentiates and connects with your target audience.

Brand Element	Rating (1-5)	Gap / Opportunity
Do we have a clear, specific brand position beyond 'member-first'?		
Would prospects recognize our voice and visuals as distinct?		
Do our members understand and can they articulate what makes us different?		
Do we have compelling member stories and testimonials?		
Is our brand architecture clear (master brand vs. sub-brands)?		
Do we tell our community impact story effectively?		
Is our messaging consistent across all channels?		

Team & Resources Assessment

Assess whether you have the right capabilities to execute your marketing strategy.

Capability	Rating (1-5)	Gap / Action
Do we have clear strategy and planning capabilities?		
Do we have strong content and creative resources?		
Do we have digital execution expertise (SEO, SEM, email, automation)?		
Do we have data and analytics capabilities?		
Do we have project management to coordinate across departments?		
If using an agency, do they have credit union-specific experience?		
Do we have the right balance of in-house vs. agency resources?		

Based on your audit, identify your top 2-3 priorities for the next 90 days. Focus on areas that will have the biggest impact on member growth.

Priority	Why This Matters	Success Metric	Owner
1.			
2.			
3.			

Next Steps

1. **Share this audit with your leadership team.** Get alignment on priorities and resources.
2. **Schedule a strategy session.** Map out your 90-day plan with clear milestones.
3. **Start with quick wins.** Focus on high-impact, low-effort improvements first.
4. **Measure progress.** Set baseline metrics and track improvement monthly.

For help building your credit union marketing strategy, visit mightyroar.com/credit-union-marketing-guide